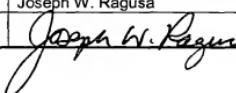


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<b>UTILITY PATENT APPLICATION TRANSMITTAL</b> <small>(Only for new nonprovisional applications under 37 CFR 1.53(b))</small>		<b>Attorney Docket No.</b>	E3331.0587/P587		
		<b>First Inventor</b>	Michael Togher		
		<b>Title</b>	<b>CREDIT MANAGEMENT FOR ELECTRONIC BROKERAGE SYSTEM</b>		
		<b>Express Mail Label No.</b>			
<b>APPLICATION ELEMENTS</b> <small>See MPEP chapter 600 concerning utility patent application contents.</small>			<b>ADDRESS TO:</b>		
			MS Patent Application Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450		
<p>1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g., PTO/SB/17) (Submit original, and a duplicate for fee processing)</p> <p>2. <input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27.</p> <p>3. <input checked="" type="checkbox"/> Specification [Total Pages <b>30</b>] (preferred arrangement set forth below)           <ul style="list-style-type: none"> <li>- Descriptive title of the invention</li> <li>- Cross Reference to Related Applications</li> <li>- Statement Relating to Prior Art Search</li> <li>- Reference to Sequence Listing, a table, or a computer program listing appendix</li> <li>- Background of the Invention</li> <li>- Brief Summary of the Invention</li> <li>- Detailed Description</li> <li>- Claim(s)</li> <li>- Abstract of the Disclosure</li> </ul> </p> <p>4. <input checked="" type="checkbox"/> Drawing(s) (35 U.S.C. 113) [Total Sheets <b>6</b>] (Newly executed (original or copy))</p> <p>5. Oath or Declaration [Total Sheets <b>4</b>] (Copy from a prior application (37 CFR 1.63(d)) (for continuation/divisional with Box 18 completed))           <ul style="list-style-type: none"> <li>a. <input type="checkbox"/></li> <li>b. <input checked="" type="checkbox"/> Copy from a prior application (37 CFR 1.63(d)) (for continuation/divisional with Box 18 completed)</li> <li>i. <input type="checkbox"/> DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).</li> </ul> </p> <p>6. <input type="checkbox"/> Application Data Sheet. See 37 CFR 1.76</p>			<p>7. <input type="checkbox"/> CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)</p> <p>8. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)           <ul style="list-style-type: none"> <li>a. <input type="checkbox"/> Computer Readable Form (CRF)</li> <li>b. Specification Sequence Listing on:               <ul style="list-style-type: none"> <li>i. <input type="checkbox"/> CD-ROM or CD-R (2 copies); or</li> <li>ii. <input type="checkbox"/> Paper</li> </ul> </li> <li>c. <input type="checkbox"/> Statements verifying identity of above copies</li> </ul> </p>		
<b>ACCOMPANYING APPLICATION PARTS</b>					
<p>9. <input type="checkbox"/> Assignment Papers (cover sheet &amp; document(s))</p> <p>10. <input checked="" type="checkbox"/> 37 CFR 3.73(b) Statement (when there is an assignee) <input type="checkbox"/> Power of Attorney</p> <p>11. <input type="checkbox"/> English Translation Document (if applicable)</p> <p>12. <input checked="" type="checkbox"/> Information Disclosure Statement (IDS)PTO-1449 <input type="checkbox"/> Copies of IDS Citations</p> <p>13. <input checked="" type="checkbox"/> Preliminary Remarks</p> <p>14. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) (Should be specifically itemized)</p> <p>15. <input type="checkbox"/> Certified Copy of Priority Document(s) (if foreign priority is claimed)</p> <p>16. <input type="checkbox"/> Nonpublication Request under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.</p> <p>17. <input type="checkbox"/> Other: _____</p>					
<p>18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in the first sentence of the specification following the title, or in an Application Data Sheet under 37 CFR 1.76.</p> <p><input type="checkbox"/> Continuation <input checked="" type="checkbox"/> Divisional <input type="checkbox"/> Continuation-in-part (CIP) of prior application No.: <b>09/563,461</b></p> <p>Prior application information: Examiner <b>Ella Colbert</b> Art Unit: <b>3634</b></p> <p>For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.</p>					
<b>19. CORRESPONDENCE ADDRESS</b>					
<input type="checkbox"/> Customer Number:		OR		<input checked="" type="checkbox"/> Correspondence address below	
Name	DICKSTEIN SHAPIRO MORIN & OSHINSKY LLP Steven I. Weisburd				
Address	1177 Avenue of the Americas 41st Floor				
City	New York	State	NY	Zip Code	10036-2714
Country	US	Telephone	(212) 835-1400	Fax	(212) 997-9880
Name (Print/Type)	Joseph W. Ragusa	Registration No. (Attorney/Agent)	38,586		
Signature			Date	September 17, 2003	



13408  
09/22/03  
U.S. PTO

PTO/SB/17 (08-03)

Approved for use through 07/31/2006. OMB 0551-0032  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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# FEE TRANSMITTAL for FY 2003

Effective 01/01/2003, Patent fees are subject to annual revision.

Applicant claims small entity status. See 37 CFR 1.27

**TOTAL AMOUNT OF PAYMENT** (\$ ) **750.00**

METHOD OF PAYMENT (check all that apply)

Check  Credit Card  Money Order  Other  None  
 Deposit Account:

Deposit Account Number **50-2215**

Deposit Account Name **Dickstein Shapiro Morin & Oshinsky LLP**

The Director is authorized to: (check all that apply)

Charge fee(s) indicated below  Credit any overpayments

Charge any additional fee(s) during the pendency of this application

Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

## FEE CALCULATION

### 1. BASIC FILING FEE

Large Entity	Small Entity	Fee	Fee	Fee Description	Fee Paid
Code (\$)	Code (\$)	Fee	Fee	Fee Description	Fee Paid
1001 750	2001 375	Utility filing fee			<b>750.00</b>
1002 330	2002 165	Design filing fee			
1003 520	2003 260	Plant filing fee			
1004 750	2004 375	Reissue filing fee			
1005 160	2005 80	Provisional filing fee			

**SUBTOTAL (1) (\$ ) 750.00**

### 2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Extra Claims	Fee from Claims below	Fee Paid
3 -20** =	<input type="checkbox"/> x <input type="checkbox"/> =	<b>0.00</b>
Independent Claims 3 -3* =	<input type="checkbox"/> x <input type="checkbox"/> =	<b>0.00</b>
Multiple Dependent	<input type="checkbox"/> x <input type="checkbox"/> =	<b>0.00</b>

Large Entity	Small Entity	Fee	Fee	Fee Description	Fee Paid
Code (\$)	Code (\$)	Fee	Fee	Fee Description	Fee Paid
1202 18	2202 9	Claims in excess of 20			
1201 84	2201 42	Independent claims in excess of 3			
1203 280	2203 140	Multiple dependent claim, if not paid			
1204 84	2204 42	** Reissue independent claims over original patent			
1205 16	2205 9	** Reissue claims in excess of 20 and over original patent			

**SUBTOTAL (2) (\$ ) 0.00**

\*\* or number previously paid, if greater. For Reissues, see above

Complete if Known	
Application Number	Divisional of 09/563,461
Filing Date	Concurrently Herewith
First Named Inventor	Michael Togher
Examiner Name	Not Yet Assigned
Art Unit	N/A
Attorney Docket No.	E3331.0587/P587

## FEE CALCULATION (continued)

Large Entity	Small Entity	Fee Code (\$)	Fee (\$)	Fee Code (\$)	Fee (\$)	Fee Description	Fee Paid
		1051	130	2051	65	Surcharge - late filing fee or oath	
		1052	50	2052	25	Surcharge - late provisional filing fee or cover sheet	
		1053	130	1053	130	Non-English specification	
		1812	2,520	1812	2,520	For filing a request for ex parte reexamination	
		1804	920*	1804	920*	Requesting publication of SIR prior to Examiner action	
		1805	1,840*	1805	1,840*	Requesting publication of SIR after Examiner action	
		1251	110	2251	55	Extension for reply within first month	
		1252	410	2252	205	Extension for reply within second month	
		1253	930	2253	465	Extension for reply within third month	
		1254	1,450	2254	725	Extension for reply within fourth month	
		1255	1,970	2255	985	Extension for reply within fifth month	
		1401	320	2401	160	Notice of Appeal	
		1402	320	2402	160	Filing a brief in support of an appeal	
		1403	260	2403	140	Request for oral hearing	
		1451	1,510	1451	1,510	Petition to institute a public use proceeding	
		1452	110	2452	55	Petition to revive - unavoidable	
		1453	1,300	2453	850	Petition to revive - unintentional	
		1501	1,300	2501	650	Utility issue fee (or reissue)	
		1502	470	2502	235	Design issue fee	
		1503	630	2503	315	Plant issue fee	
		1490	130	1460	130	Petitions to the Commissioner	
		1807	50	1807	50	Processing fee under 37 CFR 1.17(q)	
		1806	180	1806	180	Submission of Information Disclosure Stmt	
		8021	40	8021	40	Recording each patent assignment per property (times number of properties)	0
		1809	750	2809	375	Filing a certificate of correction after final rejection (37 CFR 1.129(a))	
		1810	750	2810	375	For each additional invention to be examined (37 CFR 1.129(b))	
		1801	750	2801	375	Request for Continued Examination (RCE)	
		1802	900	1802	900	Request for expedited examination of a design application	
		Other fee (specify)					

\*Reduced by Basic Filing Fee Paid

**SUBTOTAL (3) (\$ ) 0.00**

(Complete if applicable)

Name (Print/Type)	Joseph W. Ragusa	Registration No. (Attorney/Agent)	38,586	Telephone	(212) 896-5452
Signature				Date	September 17, 2003